

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Scott Allen Garn

Case No.: 23-40028 – B357
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 4/11/23
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Missouri

In re:
Scott Allen Garn
Debtor

Case No. 23-40028-bcw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Apr 12, 2023

User: admin
Form ID: 3180

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ Scott Allen Garn, 2545 Elm Dr, Apt D, Arnold, MO 63010-4100
25310094	+ Accurate Recovery Solutions Inc, 40 Daniel St, PO Box 406, Farmingdale, NY 11735-0406
25310098	+ American Home Shield, Po Box 1259, Dept. # 127975, Oaks, PA 19456-1259
25310103	+ Covington Place Apartments, 1247 Covington Manor Lane, Saint Louis, MO 63125-4743
25310105	+ Delta Dental, PO Box 8690, Saint Louis, MO 63126-0690
25310106	+ Emeril, PO Box 406, Farmingdale, NY 11735-0406
25310111	+ HGTV, PO Box 6093, Harlan, IA 51593-1593
25310113	+ JD Investments of Matune, 8271 Watson Road, Saint Louis, MO 63119-4856
25310115	# Lou Budkes Arrow Finance, c/o Wiliam Whealen, 11970 Borman Drive, Suite 250, Saint Louis, MO 63146-4153
25310117	+ Mercy, PO Box 505381, Saint Louis, MO 63150-5381
25310123	Plain Greens Loan, 93 Mack Rd Suite 600, Big Sandy, MT 59520
25310129	Quick Cash, 44 First Capital Dr, Saint Charles, MO 63301
25310130	+ Receivable Solutions Inc, PO Box 1984, Southgate, MI 48195-0984
25310134	+ St Louis Magazine, PO Box 191606, Saint Louis, MO 63119-7606

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 13 2023 02:18:00	Ally Financial, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: bankruptcycollectionnotices@togethercu.org	Apr 12 2023 22:20:00	Together Credit Union, 423 Lynch St, Saint Louis, MO 63118, UNITED STATES
25310096	+ Email/Text: Support@adastrarecoveryservicesinc.com	Apr 12 2023 22:20:00	AD Astra Recovery, 7330 W 33rd Street North, Suite 118, Wichita, KS 67205-9370
25310095	+ Email/Text: Support@adastrarecoveryservicesinc.com	Apr 12 2023 22:20:00	Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
25310097	^ MEBN	Apr 12 2023 22:18:27	Amcol, PO Box 21625, Columbia, SC 29221-1625
25310099	+ Email/Text: cashnotices@gmail.com	Apr 12 2023 22:20:00	AmeriCash Loans, 2400 E Devon Ave, Suite 300, Des Plaines, IL 60018-4600
25310101	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 12 2023 22:20:00	Cash Net USA, 175 W Jackson Blvd, Chicago, IL 60604-2615
25310102	+ Email/Text: mediamanagers@clientservices.com	Apr 12 2023 22:20:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
25310104	+ EDI: CCS.COM	Apr 13 2023 02:18:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
25310108	+ Email/Text: bknotice@ercbpo.com		

District/off: 0865-4

User: admin

Page 2 of 3

Date Rcvd: Apr 12, 2023

Form ID: 3180

Total Noticed: 46

		Apr 12 2023 22:20:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
25310107	+ Email/Text: bknotice@ercbpo.com		
		Apr 12 2023 22:20:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
25310109	^ MEBN		
		Apr 12 2023 22:18:27	Geico, One Geico Plaza, Washington, DC 20076-0005
25310110	+ Email/Text: hfbk@heightsfinance.com		
		Apr 12 2023 22:20:00	Heights Finance, 169 Thunderbird Lane, East Peoria, IL 61611-1486
25310112	+ EDI: LCIICSYSTEM		
		Apr 13 2023 02:18:00	IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
25310114	+ EDI: CCS.COM		
		Apr 13 2023 02:18:00	Liberty Mutual, 725 Canton St, Norwood, MA 02062-2679
25310121	^ MEBN		
		Apr 12 2023 22:18:28	MRS BOP LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
25310116	+ EDI: PARALONMEDCREDIT		
		Apr 13 2023 02:18:00	Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629
25310118	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 12 2023 22:20:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310122	Email/Text: bankruptcies@penncredit.com		
		Apr 12 2023 22:20:00	Penn Credit, PO Box 69703, Harrisburg, PA 17106
25310124	EDI: PRA.COM		
		Apr 13 2023 02:18:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
25310372	+ EDI: RECOVERYCORP.COM		
		Apr 13 2023 02:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25310126	^ MEBN		
		Apr 12 2023 22:18:28	Prestige, 351 West Opportunity Way, Draper, UT 84020-1399
25310127	^ MEBN		
		Apr 12 2023 22:18:28	Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399
25310128	Email/Text: bankruptcy@qcholdings.com		
		Apr 12 2023 22:20:00	QC Financial Services, 9905 St Charles Rock Rd, Saint Ann, MO 63074
25310133	+ Email/Text: bankruptcynotifications@ssmhealth.com		
		Apr 12 2023 22:20:00	SSM Health, 1145 Corporate Lake Dr, Saint Louis, MO 63132-2907
25310131	+ Email/Text: dl-csgbankruptcy@charter.com		
		Apr 12 2023 22:20:00	Spectrum, PO Box 790086, Saint Louis, MO 63179-0086
25310132	+ Email/Text: LGCBankruptcyLegal@spireenergy.com		
		Apr 12 2023 22:20:00	Spire, 700 Market, Saint Louis, MO 63101-1829
25310135	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Apr 12 2023 22:20:00	Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
25310100	Email/Text: bankruptcycollectionnotices@togethercu.org		
		Apr 12 2023 22:20:00	Anheuser-Busch Employees Credit Union, 1001 Lynch St, Saint Louis, MO 63118
25310136	+ Email/Text: tm-berkeley-mo1@titlemax.biz		
		Apr 12 2023 22:20:00	Title Max, 9640 Natural Bridge Rd, Saint Louis, MO 63134-3146
25310137	Email/Text: bankruptcies@uplift.com		
		Apr 12 2023 22:20:00	Uplift, 801 El Camino Real, Menlo Park, CA 94025
25310138	Email/Text: bankruptcyntices@vivecard.com		
		Apr 12 2023 22:20:00	Vive Financial, Attn: Bankruptcy, 380 Data Drive, Suite 200, Draper, UT 84020

TOTAL: 32

BYPASSED RECIPIENTS

District/off: 0865-4

User: admin

Page 3 of 3

Date Rcvd: Apr 12, 2023

Form ID: 3180

Total Noticed: 46

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
25310119	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310120	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25310125	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Charles W Riske	riske@cwrlaw.com MO30@ecfbis.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Scott Allen Garn ridingslaw2003@yahoo.com

TOTAL: 3